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95-16-2481NSB 01-2003

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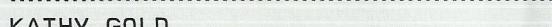
Your Bank of America Business Checking Statement

Statement Period:
August 13 through September 11, 2003

Account Number: 21475-06858

At Your Service
Call: 818.994.8200
Online: www.bankofamerica.com

Written Inquiries
Bank of America
Topanga Canyon-Ventura
PO Box 37176
San Francisco, CA 94137-0001



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Our free Online Banking service allows you to check account balances, transfer funds, pay bills and more. Enroll at www.bankofamerica.com.

Customer since 2002
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Summary of Your Business Checking Account

Beginning Balance on 08/13/03	\$5.12
Total Deposits and Credits	+ 47.75
Service Charge	- 12.00
Ending Balance	\$40.87

Number of 24 Hour Customer Service Calls	0
Self-Service	0
Assisted	0

Important Information About Your Account

A monthly service charge was applied to your account because your balance was below the minimum balance of \$4,000 and the average balance of \$8,000. You can avoid this charge by linking other Bank of America savings plans and meeting the \$7,500 minimum combined balance or \$15,000 average combined balance requirements.

Bank of America News

Please mail incoming and outgoing documentary collections to: Bank of America, Trade Operations Center, Attn: Collections #4992, CA9-703-19-05, 333 South Beaudry Avenue, Los Angeles, CA 90017. For further information contact us at 1.800.458.4171. Documentary collections are not accepted at your local banking center.

Account Activity

Date Posted	Description	Reference #	Debits	Credits	Daily Balance
09/10	Paypal DES:Transfer ID:1954570400 INDN:Kathy Gold Co ID:Paypalsd11 PPD Ref:020032532592901			\$ 47.75	\$52.87
09/11	Monthly Service Charge		\$ 12.00		\$40.87

Continued on next page
0055140.001.T10

California

Page 1 of 2

FOR YOUR CHECKING ACCOUNT ONLY

STEP 2 List outstanding checks, withdrawals and other debits that do not appear on this statement.

This Statement's Ending Balance \$

SUBTOTAL = \$

YOUR CURRENT CHECKBOOK BALANCE = \$

IMPORTANT DEPOSIT ACCOUNT INFORMATION



KATHY GOLD
ROMANCE IN YOUR LIFE

Statement Period: August 13 through September 11, 2003
Account Number: 21475-06858

Bank of America: In Balance

To assist you in reconciling your account, we have provided the following summary information.
A reconciliation worksheet is printed on the reverse of this page.

- Your ending balance from this statement \$40.87
- Subtract the monthly service charge from your checkbook register..... 12.00

0055140.002.T10

California

Page 2 of 2

FOR YOUR CHECKING ACCOUNT ONLY

STEP 1 List all deposits and other credits that do not appear on this statement.

STEP 2 List outstanding checks, withdrawals and other debits that do not appear on this statement.

This Statement's Ending Balance \$

SUBTOTAL = \$

YOUR CURRENT CHECKBOOK BALANCE = \$

IMPORTANT DEPOSIT ACCOUNT INFORMATION

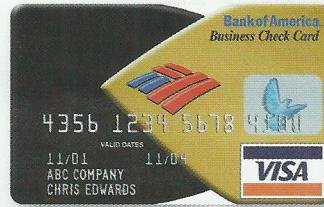
In Case of Errors or Questions About Your Electronic Fund Transfers — You may write or telephone us at the address or phone number on the first page of this statement.

Use your Business Check Card for your company's gas purchases

When you or one of your employees pulls up to the pump for gas, make sure you use your Bank of America Business Check Card. It's fast and secure. Accepted at any place that takes Visa®, your Business Check Card lets you pay with greater convenience and speed than cash or checks. Save time by selecting the "credit" option at the pump and insert your card. No need to enter your PIN in public or to go inside to pay. Your purchase is still deducted right from your Business Checking account.

Easy expense tracking

Use your Business Check Card for all your business expenses – gas, office supplies, business lunches, travel – anything your company needs. Each purchase is automatically recorded and itemized by cardholder, merchant location, amount and date, and can be easily verified online* around the clock, and on your monthly Business Checking account statement. Plus, you save money on checks, and there's no interest to pay or fees to use your card for purchases.**



Use your Business Check Card to buy gas and anything your company needs – it's the smart way to pay.

* Internet access required.

** Fees may apply to certain transactions for Full Analysis Checking customers. See Business Schedule of Fees for details.

05-47-0192TEM

If you aren't already enjoying the ease and convenience of a Business Check Card, call 1.800.622.8731, select option 2 or visit www.getabusinesscheckcard.com to request your card today.

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More ease
and convenience
at the pump...

**The Bank of America Business Check Card –
the most convenient way for your business to pay at the pump.**

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www.getabusinesscheckcard.com to request your card today.

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**Your Bank of America
Business Checking
Statement**

Statement Period:
September 12 through October 14, 2003

Account Number: 21475-06858

At Your Service
Call: 818.994.8200
Online: www.bankofamerica.com

Written Inquiries
Bank of America
Topanga Canyon-Ventura
PO Box 37176
San Francisco, CA 94137-0001

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business and we enjoy serving you.

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□ Summary of Your Business Checking Account

Beginning Balance on 09/12/03	\$40.87
Total Deposits and Credits	+ 50.00
Total Checks, Withdrawals, Transfers, Account Fees	- 39.90
Service Charge	- 12.00
Ending Balance	\$38.97

Number of 24 Hour Customer Service Calls	
Self-Service	0
Assisted	0

□ Important Information About Your Account

A monthly service charge was applied to your account because your balance was below the minimum balance of \$4,000 and the average balance of \$8,000. You can avoid this charge by linking other Bank of America savings plans and meeting the \$7,500 minimum combined balance or \$15,000 average combined balance requirements.

□ Account Activity

Date Posted	Description	Reference #	Debits	Credits	Daily Balance
09/17	Check Card Purchase on 09/15 (Card #254705593), Arundel*billcs.Com 800-3073558 MD Ref #24478233259473297934025		\$ 19.95		
10/14	Deposit				\$20.92
10/14	Monthly Service Charge		\$ 12.00	\$ 50.00	
10/14	Check Card Purchase on 10/10 (Card #254705593), Arundel*billcs.Com 800-3073558 MD Ref #24478233285473297934015		19.95		\$38.97

Continued on next page

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California

Page 1 of 2

FOR YOUR CHECKING ACCOUNT ONLY

This Statement's Ending Balance \$

SUBTOTAL = \$

YOUR CURRENT CHECKBOOK BALANCE = \$

IMPORTANT DEPOSIT ACCOUNT INFORMATION



KATHY GOLD
ROMANCE IN YOUR LIFE

Statement Period: September 12 through October 14, 2003
Account Number: 21475-06858

Bank of America: In Balance

To assist you in reconciling your account, we have provided the following summary information.
A reconciliation worksheet is printed on the reverse of this page.

- Your ending balance from this statement \$38.97
- Subtract the monthly service charge from your checkbook register 12.00

0055723.002.T10

California

Page 2 of 2

FOR YOUR CHECKING ACCOUNT ONLY

STEP 1 List all deposits and other credits that do not appear on this statement.

This Statement's Ending Balance \$

SUBTOTAL = \$

YOUR CURRENT CHECKBOOK BALANCE = \$

IMPORTANT DEPOSIT ACCOUNT INFORMATION

IF YOU HAVE ELECTRONIC TRANSFERS TO OR FROM YOUR ACCOUNT, THESE TERMS MAY APPLY:

Bank of America



Bank of America
P.O. Box 2518
Houston, TX 77252-2518

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95-16-2481NSB 09/2003

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P.O. Box 2518
Houston, TX 77252-2518



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Your Bank of America Business Checking Statement

Statement Period:
October 15 through November 7, 2003

Account Number: 21475-06858

At Your Service
Call: 818.994.8200
Online: www.bankofamerica.com

Written Inquiries
Bank of America
Topanga Canyon-Ventura
PO Box 37176
San Francisco, CA 94137-0001

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transfer funds, pay bills and more. Enroll at www.bankofamerica.com.

Summary of Your Business Checking Account

Beginning Balance on 10/15/03	\$38.97
Total Deposits and Credits	+ 200.00
Total Checks, Withdrawals, Transfers, Account Fees	- 217.01
Service Charge	- 12.00
<i>Ending Balance</i>	\$9.96

Number of 24 Hour Customer Service Calls
Self-Service 0
Assisted 0

Important Information About Your Account

A monthly service charge was applied to your account because your balance was below the minimum balance of \$4,000 and the average balance of \$8,000. You can avoid this charge by linking other Bank of America savings plans and meeting the \$7,500 minimum combined balance or \$15,000 average combined balance requirements.

Bank of America News

Rising cost of employee benefits got you down? Offer your employees a package of valuable discounted banking accounts and services through Bank of America Group Banking (R). It is available at no cost to you when you use payroll direct deposit. Contact your Bank of America representative for more information.

Account Activity

Date Posted	Description	Reference #	Debits	Credits	Daily Balance
10/21	Check Card Purchase on 10/19 (Card #254705593), Go Daddy Software Inc 480-505-8855 AZ Ref #24266963293980086828289		\$ 12.90		
10/24	Deposit			\$ 200.00	\$ 26.07

Continued on next page
0056389.001.T10

California

Page 1 of 2

FOR YOUR CHECKING ACCOUNT ONLY

This Statement's Ending Balance \$

SUBTOTAL = \$

YOUR CURRENT CHECKBOOK BALANCE = \$

IMPORTANT DEPOSIT ACCOUNT INFORMATION

KATHY GOLD
ROMANCE IN YOUR LIFEStatement Period: October 15 through November 7, 2003
Account Number: 21475-06858 **Account Activity** Continued

Date Posted	Description	Reference #	Debits	Credits	Daily Balance
10/27	Check Card Purchase on 10/26 (Card #254705593), Paypal *jdnc 402-935-7733 CA Ref #24492153300820081213688		\$ 200.00		\$226.07
11/07	Monthly Service Charge		\$ 12.00		\$26.07
11/07	Check Card Purchase on 11/06 (Card #254705593), Google *adwords 650-330-0100 CA Ref #24692163310000059204697		4.11		\$9.96

 Bank of America: In Balance

To assist you in reconciling your account, we have provided the following summary information.
A reconciliation worksheet is printed on the reverse of this page.

- Your ending balance from this statement \$9.96
- Subtract the monthly service charge from your checkbook register 12.00

FOR YOUR CHECKING ACCOUNT ONLY

This Statement's Ending Balance \$

SUBTOTAL = \$

YOUR CURRENT CHECKBOOK BALANCE = \$

IMPORTANT DEPOSIT ACCOUNT INFORMATION

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Houston, TX 77252-2518

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Your Bank of America Business Checking Statement

Statement Period:
November 8 through December 11, 2003

Account Number: 21475-06858

At Your Service
Call: 818.994.8200
Online: www.bankofamerica.com

Written Inquiries
Bank of America
Topanga Canyon-Ventura
PO Box 37176
San Francisco, CA 94137-0001



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Summary of Your Business Checking Account

Beginning Balance on 11/08/03	\$9.96
Total Deposits and Credits	+ 1,400.00
Total Checks, Withdrawals, Transfers, Account Fees	- 694.11
Service Charge	- 12.00
<i>Ending Balance</i>	\$703.85

Number of checks paid	1
Number of 24 Hour Customer Service Calls	
Self-Service	0
Assisted	0

Important Information About Your Account

A monthly service charge was applied to your account because your balance was below the minimum balance of \$4,000 and the average balance of \$8,000. You can avoid this charge by linking other Bank of America savings plans and meeting the \$7,500 minimum combined balance or \$15,000 average combined balance requirements.

Bank of America News

We would like to thank you for your business in 2003 and we look forward to serving you in 2004. The beginning of a new year is a good time to contact your Bank of America representative to make sure that you are getting the most out of your banking relationship. We look forward to hearing from you and wish you a prosperous year.

Account Activity

Date Posted	Description	Reference #	Debits	Credits	Daily Balance
11/12	Check Card Purchase on 11/10 (Card #254705593), Arundel*bills.Com 800-3073558 MD Ref #2447823315473297934035		\$ 19.95		
11/13	Deposit				
11/13	Insufficient Funds Fee		\$ 32.00	\$ 50.00	- \$ 9.99

Continued on next page
0016470.001.310

California

Page 1 of 2

FOR YOUR CHECKING ACCOUNT ONLY

THIS WORKSHEET IS PROVIDED TO ASSIST YOU IN BALANCING YOUR CHECKBOOK

STEP 1 List all deposits and other credits that do not appear on this statement.

STEP 2 List outstanding checks, withdrawals and other debits that do not appear on this statement.

This Statement's Ending Balance \$

SUBTOTAL = \$

YOUR CURRENT CHECKBOOK BALANCE = \$

IMPORTANT DEPOSIT ACCOUNT INFORMATION

IF YOU HAVE ELECTRONIC TRANSFERS TO OR FROM YOUR ACCOUNT, THESE TERMS MAY APPLY:

In Case of Errors or Questions About Your Electronic Fund Transfers — You may write or telephone us at the address or phone number on the first page of this statement.



KATHY GOLD
ROMANCE IN YOUR LIFE

Statement Period: November 8 through December 11, 2003
Account Number: 21475-06858

Account Activity Continued

Date Posted	Description	Reference #	Debits	Credits	Daily Balance
11/17	Deposit			\$ 1,350.00	\$8.01
11/21	Check Card Purchase on 11/19 (Card #254705593), Go Daddy Software Inc 480-505-8855 AZ Ref #24266963324980086828472		\$ 3.95		\$1,358.01
12/02	Check Card Purchase on 11/30 (Card #254705593), Siam Cuisine Granada Hills CA Ref #24717053335123356881754		\$ 12.07		\$1,354.06
12/03	Check # 1033		\$ 350.00		\$1,341.99
12/04	Paypal DES:Inst Xfer ID:2330346308 INDN:Kathy Gold Co ID:Paypalsi66 WEB Ref:020033383113201		\$ 24.78		\$991.99
12/05	Paypal DES:Inst Xfer ID:2336132162 INDN:Kathy Gold Co ID:Paypalsi66 WEB Ref:020033394941178		\$ 75.00		\$967.21
12/08	Check Card Purchase on 12/06 (Card #254705593), Google *adwords 650-330-0100 CA Ref #24692163340000997370851		\$ 3.55		\$892.21
12/10	Check Card Purchase on 12/08 (Card #254705593), Borders Bks/Mu01002948 Northridge CA Ref #24164073343494294284849		\$ 102.83		\$888.66
12/11	Monthly Service Charge		\$ 12.00		\$785.83
12/11	Check Card Purchase on 12/10 (Card #254705593), Seenontv.Com 716-426-5850 NY Ref #24246513344957231602527		50.03		
12/11	Check Card Purchase on 12/09 (Card #254705593), Arundel*ibillcs.Com 800-3073558 MD Ref #24478233344473297934014		19.95		\$703.85

Bank of America: In Balance

To assist you in reconciling your account, we have provided the following summary information.
A reconciliation worksheet is printed on the reverse of this page.

- Your ending balance from this statement \$703.85
- Subtract insufficient funds fees from your checkbook register 32.00
- Subtract the monthly service charge from your checkbook register 12.00

FOR YOUR CHECKING ACCOUNT ONLY

THIS WORKSHEET IS PROVIDED TO ASSIST YOU IN BALANCING YOUR CHECKBOOK

STEP 1 List all deposits and other credits that do not appear on this statement.

STEP 2 List outstanding checks, withdrawals and other debits that do not appear on this statement.

This Statement's Ending Balance \$

Add Deposits/Other Credits Not Yet Credited on This Statement (Total Step 1) + \$

SUBTOTAL = \$

Subtract Checks/Other Debits Not Listed on This Statement (Total Step 2) - \$

YOUR CURRENT CHECKBOOK BALANCE = \$

IMPORTANT DEPOSIT ACCOUNT INFORMATION

IF YOU HAVE ELECTRONIC TRANSFERS TO OR FROM YOUR ACCOUNT, THESE TERMS MAY APPLY:

Electronic Transfers If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the telephone number on the first page of this statement to find out if the deposit has been made.

In Case of Errors or Questions About Your Electronic Fund Transfers — You may write or telephone us at the address or phone number on the first page of this statement.

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WWW.ROMANCEINYOURLIFE.COM
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STUDIO CITY, CA 91604

Date 11/28/03

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order of

Kay Skoog

\$ 350 00

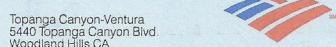
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5440 Topanga Canyon Blvd
Woodland Hills CA
818.994.8200

For Jim's referral of Kevin

Kay Skoog

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Kathy D. Shroyer

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ORLANDO FL 1202003

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4360 1334633
as listed below, as well as those
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is dotted line when postscript
stamps or spots may appear with
chemical alterations.
- Useage of "Original Document"
reference on stock of check
BOARD OF GOVERNORS REG. CO.

Think you can't afford the job benefits that attract top employees? Think again. Now you have a hiring edge.

It's called Bank of America Direct Benefits.

Direct Benefits is a program of preferred financial services based on direct deposit of pay. This gives you, as an employer, the ability to offer special benefits that increase employee satisfaction and retention. So you and your business become even more competitive.

These benefits are actually perks that attract and retain top talent, and the program works for you because:

- Benefits are an incentive for employment.
- Payroll check cashing problems are reduced.
- Employees get significant discounts on the financial services they use most.

Direct Benefits is easy to implement, and there are no administrative hassles. It's simple to institute and simple to use. Plus, for you, the employer, it helps increase direct deposit participation, which creates other significant savings.

Your employees will appreciate that Direct Benefits includes:

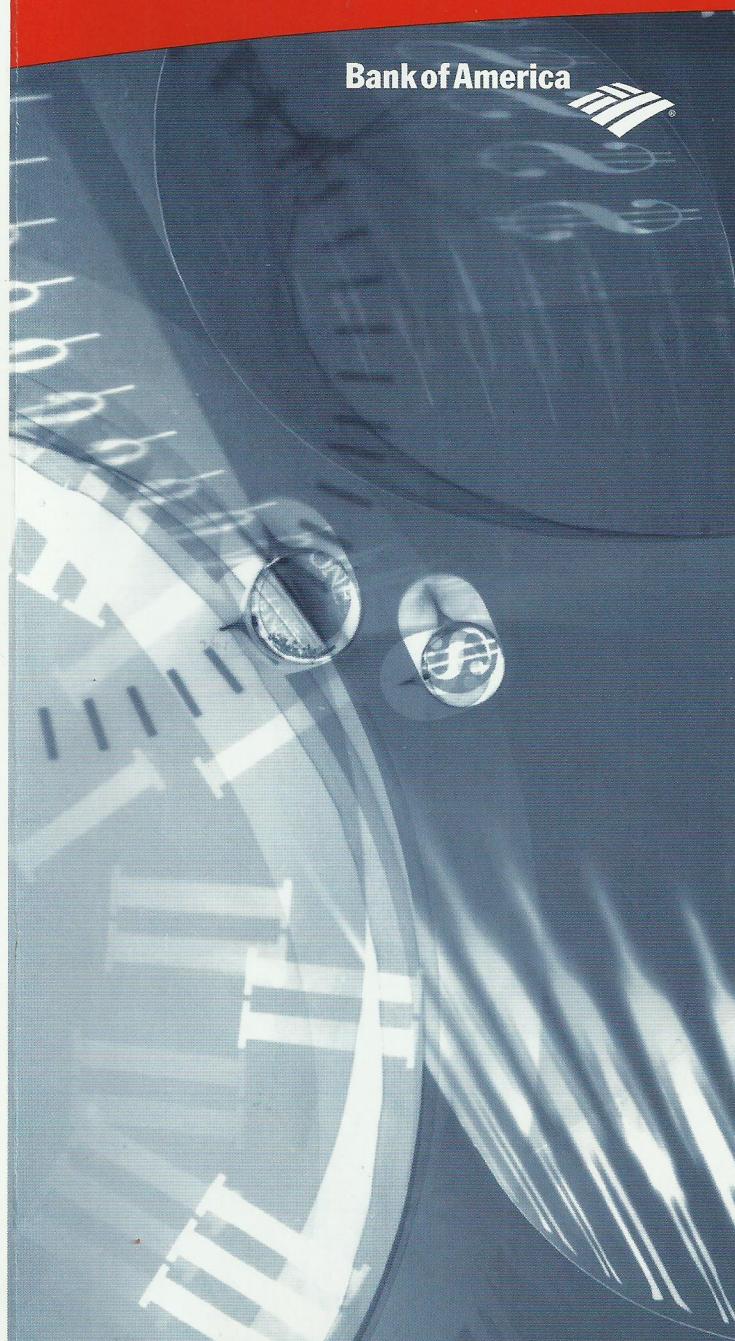
- Free checking with monthly direct deposit, or choice of other checking accounts
- Discounts on loans and other important financial services
- Easy access through our Web site and toll-free phone number, or any banking center

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Employee Benefits Banking

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